



Express Mail No. EV 032106665 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: PINNELL, Nigel
Application No. 09/641,896
Filed: August 18, 2000
For: **SYSTEM AND METHOD FOR PERFORMING
AN ON-LINE TRANSACTION USING A
SINGLE-USE PAYMENT INSTRUMENT**
Examiner: Worjloh, Jalatee
Group Art Unit: 3621

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

Responsive to the Office Action mailed October 25, 2002, Applicant respectfully requests reconsideration of the application in light of the following Amendment and Remarks.

AMENDMENT AND REMARKS

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In the Claims:

Please add the following new claim 58:

58. (New) A method for performing an on-line transaction using a single-use payment instrument, comprising:

receiving details for a customer-specified on-line transaction with a vendor by a financial institution server from a computing device of the customer via a network, together with a nomination of a source of funds for the transaction from a plurality of options consisting of a plurality of financial accounts;

verifying an availability of funds for a payment amount for the specific transaction in the nominated source of funds by the financial institution server;

generating details of a payment instrument for the specific transaction corresponding to the transaction details consisting at least in part of the payment amount for the transaction, a temporary credit card number, and a fabricated card expiration date

01/28/2003 AOSMANI 00000038 09641896

01 FC:1201
02 FC:1202

gk 84.00 OP ✓
18.00 OP ✓



01-27-03

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EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number: EV 032106665 US

Date of Deposit: January 24, 2003

Type of Document(s):
Transmittal (*In Duplicate*);
Amendment and Remarks;
Check in the amount of \$102; and
Return Postcard

Serial No.: 09/641,896

Date Filed: August 18, 2000

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, DC 20231.

Catherine A. Johnson
Catherine A. Johnson

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**Assistant Commissioner for Patents
Washington, DC 20231**

TRANSMITTAL

Sir:

Transmitted herewith are copies of the following document(s) for filing in the above-identified application:

**Amendment and Remarks
Check in the amount of \$102**

Shown below are the fees for the presentation of the amended claims:

	Claims Remaining	Highest # Previously Paid For	Extra	Rate	Fee
TOTAL	58	57	1	\$18	\$ 18
Ind. Cls.	5	4	1	\$84	\$ 84
<hr/>					
Multiple Dependent Claim Added.....					NO
TOTAL					\$102

The Commissioner is hereby authorized to charge any deficiency to Deposit Account Number 50-1458. A duplicate of this transmittal is attached for that purpose.

Respectfully submitted,

Date: 1/24/03
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(202) 508-5800

By: John M. Harrington
John M. Harrington (Reg. No. 25,592)
for George T. Marcou (Reg. No. 33,014)

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